

Listing of Claims:

1. (Previously presented) A method of improving debt collection from a plurality of debtors comprising:

classifying a debtor into at least one of a plurality of attitudinal segments, each of said attitudinal segments corresponding to a group of debtors having similar responses to different debt collection strategies, and each of said attitudinal segments suggesting a debt collection strategy to employ with respect to said debtor; and

assigning a debt collection strategy to said debtor based upon the at least one attitudinal segment into which said debtor was classified.

2. (Previously presented) The method of claim 1, further comprising:

determining the plurality of attitudinal segments based on identifying attitudes of at least some debtors to a previous debt collection.

3. (Previously presented) The method of claim 1, wherein classifying the debtor further comprises classifying the debtor based on current characteristics of the debtor.

4. (Previously presented) The method of claim 1, further comprising:

modeling a likelihood of debt payment by the debtor based upon the at least one attitudinal segment; and

assigning the debt collection task to the debt collection strategy based upon the at least one attitudinal segment into which said debtor was classified and the likelihood of debt payment.

5. (Canceled)

6. (Canceled)

7. (Previously presented) The method of claim 1 wherein the debt collection strategy includes:

contacting a debtor through a collection agent.

8-14. (Canceled)

15. (Previously presented) A digital computer programmed to:

classify a debtor into at least one of a plurality of attitudinal segments, each of said attitudinal segments corresponding to a group of debtors having similar responses to different debt collection strategies, and each of said attitudinal segments suggesting a debt collection strategy to employ with respect to said debtor; and

assign a debt collection strategy to said debtor based upon the at least one attitudinal segment into which said debtor was classified.

16. (Previously presented) The digital computer of claim 15, further programmed to:

determine the plurality of attitudinal segments based on identifying attitudes of at least some debtors to a previous debt collection.

17. (Previously presented) The digital computer of claim 15, further programmed to classify the debtor based on current characteristics of the debtor.

18. (Previously presented) The digital computer of claim 15, further programmed to:
model a likelihood of debt payment by the debtor based upon the at least one attitudinal segment; and
assign the debt collection strategy based upon the likelihood of debt payment.

19-21. (Canceled)